

- **Available balance:** The most current picture of funds you have available for withdrawal. It reflects the latest balance based on transactions recorded to your account today including deposited funds, paid checks, withdrawals and point-of-sale purchases. (Please note that some transaction activity may not be immediately recorded to your account and will then not be reflected in the available balance. The first \$100 of ATM deposits will be included the same day in your available balance; the remaining funds will be added as items are processed and any holds are removed. Availability of branch deposits may vary; complete details on funds availability are reflected in our Funds Availability Policy).

- **Interest earned this period:** Interest that has been accrued but has not yet been paid to your account during your current statement cycle. *(For interest bearing accounts only.)*

- **Interest year-to-date:** The total interest that has been paid to your account from January 1st through the end of your last statement cycle. *(For interest bearing accounts only.)*

Online Statement Delivery:

Online Statement Delivery allows you to replace your paper statement with an electronic version (PDF), which you may view, save, or print at your convenience. After you have enrolled for this service, we'll send you an email to let you know when your current statement is ready.

From the **Balance Detail** section, you may enroll for Online Statement Delivery or, if you have enrolled, you can view current statements.

To enroll for Online Statement Delivery:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link and complete the required enrollment process.
3. Once you have completed the enrollment process, you will be able to immediately view your statements online.

To view current statements:

1. Go to the **Balance Detail** section.
2. Select the **View Online Statements** link. We'll always show your three most recent statements.

The **My Spending Report** feature can be used to monitor and track expenses at a glance because the data collection and input is done automatically. The report will contain details of your spending patterns made with your *Wells Fargo Credit Card, Check Card, Checking Account, and Online Bill Pay service* - so you can see exactly where your money goes each month.

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